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**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH**

**IN RE:
JERICA CURTIS,**

Debtor(s).

**Bankruptcy Case No. 19-29262 WTT
Chapter 13**

NOTICE OF PRECONFIRMATION MODIFICATION TO CHAPTER 13 PLAN

PLEASE TAKE NOTICE that the Debtor has filed with the United States Bankruptcy Court for the District of Utah a request to modify the previously filed Chapter 13 Plan under 11 U.S.C. § 1323. The Debtor moves the Court for confirmation of the Plan as modified without further notice and hearing. In support thereof, the Debtor represents as follows:

The most recently filed Chapter 13 Plan is hereby modified as follows:

Plan Part No.	Previously Filed Plan Provision	Plan as Modified
3.2	<u>Request for valuation of security, payment of fully secured claims, and modification of undersecured claims:</u> Utah Power & Light Credit Union is secured by Debtor's 2014 Honda Pilot and shall be allowed a secured claim in an amount up to \$9,000.00, with interest at 0% per annum from confirmation. The claim will be paid equal payments of \$134.00 per month.	<u>Request for valuation of security, payment of fully secured claims, and modification of undersecured claims:</u> Utah Power & Light Credit Union is secured by Debtor's 2014 Honda Pilot and shall be allowed a secured claim in an amount up to \$9,000.00, with interest at 2.17% per annum from confirmation. The claim will be paid equal payments of \$134.00 per month.

The modification does not negatively impact secured, priority or nonpriority unsecured creditors because the proposed return to any creditor is not being reduced.

Under § 1323(c), any holder of a secured claim that has accepted or rejected, as the case may be, the prior plan is deemed to have accepted or rejected the plan as modified, unless the modification provides for a change in the rights of such holder from what such rights were under the plan before modification, and changes such holder's previous acceptance or rejection.

THEREFORE, because the modifications do not require notice to creditors, the Debtor requests the Court to confirm the Plan as modified without further notice or hearing.

Dated January 24, 2020.

/S/ Robert A. Eder, Jr.
Robert A. Eder, Jr.
Attorney for the Debtor(s)

CERTIFICATE OF SERVICE

I Hereby Certify that on January 24, 2020, I sent by U.S. Mail, postage pre-paid, or by ECF, a true and correct copy of the above Notice to the following party:

Lon A. Jenkins
Chapter 13 Trustee
(VIA ECF)

/S/ Robert A. Eder, Jr.
Robert A. Eder, Jr.
Attorney for the Debtor(s)